

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: ANDREW J. SHEDLOCK	§	Case No. 5:15-bk-05119
JEAN MARIE SHEDLOCK	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/30/2015.
- 2) The plan was confirmed on 04/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/18/2020.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,558.00.
- 10) Amount of unsecured claims discharged without full payment: \$96,889.75.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 36,080.40	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 36,080.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,437.82	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,437.82
Attorney fees paid and disclosed by debtor(s):	\$ 4,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ERNEST SPOSTO, JR., ESQ.	Lgl	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	8,461.94	8,461.94	3,582.59	0.00
CACH LLC	Uns	1,726.00	1,855.40	1,855.40	785.53	0.00
SPRINGLEAF FINANCIAL	Uns	12,831.00	12,462.80	12,462.80	5,276.43	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	5,477.23	5,477.23	2,318.92	0.00
PORTFOLIO RECOVERY	Uns	5,782.00	5,966.95	5,966.95	2,526.25	0.00
PORTFOLIO RECOVERY	Uns	3,695.00	3,695.36	3,695.36	1,564.52	0.00
PORTFOLIO RECOVERY	Uns	3,689.00	3,689.46	3,689.46	1,562.02	0.00
BANK OF AMERICA	Uns	0.00	16,914.53	16,914.53	7,161.18	0.00
BANK OF AMERICA	Uns	5,707.00	6,013.26	6,013.26	2,545.86	0.00
BANK OF AMERICA	Uns	0.00	6,796.05	6,796.05	2,877.27	0.00
GM FINANCIAL LEASING	Sec	9,017.84	8,084.96	0.00	0.00	0.00
CACH LLC	Uns	4,887.00	4,677.12	4,677.12	1,980.17	0.00
BECKET & LEE	Uns	3,351.00	3,452.84	3,452.84	1,461.84	0.00
BANK OF AMERICA	Sec	37,164.40	36,487.42	0.00	0.00	0.00
SPECIALIZED LOAN SERVICING	Sec	47,750.88	48,027.08	0.00	0.00	0.00
GEICOR/JC PENNEYS	Uns	3,240.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,050.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAPITAL ONE BANK BOSCOVS	Uns	4,101.00	NA	NA	0.00	0.00
CAPIAL ONE/BES BUY	Uns	1,701.00	NA	NA	0.00	0.00
DISCOVER	Uns	9,297.00	NA	NA	0.00	0.00
GECRB/QVC	Uns	4,588.00	NA	NA	0.00	0.00
GECRB/SAMS CLUB	Uns	7,071.39	NA	NA	0.00	0.00
HOUSEHOLD FINANCE CORP	Uns	11,235.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Uns	2,899.00	NA	NA	0.00	0.00
NORTHLAND GROUP INC	Uns	4,787.00	NA	NA	0.00	0.00
SEARS	Uns	1,100.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 79,462.94	\$ 33,642.58	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,437.82	
Disbursements to Creditors	\$ 33,642.58	
TOTAL DISBURSEMENTS:		\$ 36,080.40

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/11/2021

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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